

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Karen L. McCaffrey
Debtor(s)

Bankruptcy Case No.: 15-22078-CMB

Chapter: 13
Docket No.: 78 – 77
Concil. Conf.: August 17, 2017 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **July 24, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **August 7, 2017**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **August 17, 2017** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: June 23, 2017

cm: All Creditors and Parties In Interest

Carlota M. Bohm
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Karen L. McCaffrey
 Debtor

Case No. 15-22078-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: kthe
 Form ID: 410

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jun 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2017.

db +Karen L. McCaffrey, 5147 Janie Drive, Pittsburgh, PA 15227-3619
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 14097381 +Borough of Baldwin, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14058724 +Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 14086402 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14058726 +Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 14318698 +Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
 14058727 +Federal National Mortgage Association, P.O. Box 650043, Dallas, TX 75265-0043
 14072168 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 14058729 +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
 14080771 +Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
 14058730 +Sears/CBNA, P.O. Box 6283, Sioux Falls, SD 57117-6283
 14058731 +Seterus, Inc., 14523 SW Millikan Way, Beaverton, OR 97005-2352
 14123162 +Seterus, Inc. as the authorized subservicer for Fe, P.O. Box 1047, Hartford, CT 06143-1047
 14058733 +USAA Savings Bank, 10750 McDermott FWY, San Antonio, TX 78288-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14058725 +E-mail/Text: kzoepfel@credit-control.com Jun 24 2017 00:32:18
 Central Loan Administration & Reporting, 425 Phillips Blvd., Ewing, NJ 08618-1430
 14121410 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jun 24 2017 00:32:42 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14058728 +E-mail/Text: Diane@mvrlaw.com Jun 24 2017 00:31:56 Martha E. Von Rosenstiel, P.C.,
 Attorney at Law, 649 South Avenue, Unit 7, Clifton Heights, PA 19018-3541
 14131143 E-mail/Text: peritus@ebn.phinsolutions.com Jun 24 2017 00:32:43
 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
 14112636 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 24 2017 00:37:56
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14068837 +E-mail/Text: bncmail@w-legal.com Jun 24 2017 00:32:22 USAA FEDERAL SAVINGS BANK,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14058732 +E-mail/Text: bnc@alltran.com Jun 24 2017 00:31:56 United Recovery Systems LP,
 PO Box 722910, Houston, TX 77272-2910

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Baldwin
 cr Duquesne Light Company
 cr PROF-2013-S3 Legal Title Trust II, by U.S. Bank Na
 cr* +Fay Servicing LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
 cr* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: kthe
Form ID: 410

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jun 23, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Baldwin jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey S. Golembiewski on behalf of Debtor Karen L. McCaffrey jgolembiewski@yahoo.com, denisegole@yahoo.com
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jeniece D. Davis on behalf of Creditor Fay Servicing LLC jeniece@mvrlaw.com, bonnie@mvrlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9